

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA  
OAKLAND DIVISION**

In re:

DESMOND GUMBS

Debtor(s)

Case No. 17-42072-CN 13

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Martha G. Bronitsky, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/15/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/27/2017.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,900.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,000.00
Less amount refunded to debtor	\$2,916.00

**NET RECEIPTS:** **\$84.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$84.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$84.00**

Attorney fees paid and disclosed by debtor: \$3,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BLACKHAWK HOA	Unsecured	4,000.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	500.00	NA	NA	0.00	0.00
CREDIT BUREAU ASSOCIATES	Secured	5,352.00	4,462.67	5,351.54	0.00	0.00
EDD	Priority	NA	1,211.07	1,211.07	0.00	0.00
EDD	Unsecured	NA	1,605.10	1,605.10	0.00	0.00
GILLIAN FLYNN / BRUCE NELSON NI	Unsecured	NA	10,000.00	10,000.00	0.00	0.00
PREMIER BANKCARD	Unsecured	300.00	NA	NA	0.00	0.00
RANDOLPH BUSH	Unsecured	0.00	NA	NA	0.00	0.00
REAL TIME RESOLUTIONS	Secured	NA	157,379.54	157,379.54	0.00	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	NA	765,388.90	765,388.90	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$765,388.90	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$162,731.08	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$928,119.98</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,211.07	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,211.07</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$11,605.10</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>			
Expenses of Administration	<u>\$84.00</u>		
Disbursements to Creditors	<u>\$0.00</u>		
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$84.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/10/2018

By: /s/ Martha G. Bronitsky

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**UST Form 101-13-FR-S (9/1/2009)**

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT was served on the parties listed below by ordinary U.S. Mail or served electronically through the Court's ECF System at the e-mail address registered with the Court on this 10th day of January, 2018.

DESMOND GUMBS  
4291 SILVER MEADOW COURT  
DANVILLE, CA 94506

ANDREW J CHRISTENSEN ATTY  
1970 BROADWAY #550  
OAKLAND, CA 94612

ELECTRONIC SERVICE - United States Trustee

Date: January 10, 2018

/s/ Trustee Martha G. Bronitsky

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Trustee Martha G. Bronitsky  
Chapter 13 Trustee  
PO Box 5004  
Hayward, CA 94540